

# Financial Aspects of Lending

Gain an understanding of the mortgage finance system. Participants engage in hands-on activities that help them understand the different steps to sustainable home ownership.



**FREE Seminar**

To register, call (202) 314-3422 or visit [www.nfhta.org](http://www.nfhta.org).

## Who Should Attend?

- Housing professionals
- Housing counselors
- Home buyers

## Objectives:

Upon completion of this course, participants should be able to:

- Describe the American mortgage finance system.
- Explain the influence of the secondary market on the mortgage finance system.
- Identify the conditions that led to the financial crisis, mortgage meltdown and foreclosure crisis.
- Identify potential fair lending violations in the home-buying process.
- Identify problems in the loan documents.
- Know the various fair lending laws that protect consumers.
- Identify the risks and benefits of home ownership.
- Understand the credit requirements of obtaining a loan.
- Explain the lending protections under the Fair Housing Act.
- Explain the home-buying process.

## Instructors:

Selected NFHTA faculty include:

Stella Adams	Luisa Melgarejo
Kathleen Diebold	Michael Mitchell
Lloyd London	Darlene Newbern
Jeffrey May	Steve Tomkowiak

## October 2009

**Lending Discrimination	Oct 5-6	Los Angeles, CA
**Financial Aspects of Lending	Oct 7-9	Los Angeles, CA
**Lending Discrimination	Oct 19-20	Cleveland, OH
**Financial Aspects of Lending	Oct 21-23	Cleveland, OH
**Buyer Beware	Oct 19-20	Stockton, CA
**Preventing Foreclosure	Oct 21-23	Stockton, CA
**Lending Discrimination	Oct 19-20	Las Vegas, NV
**Financial Aspects of Lending	Oct 21-23	Las Vegas, NV
**Lending Discrimination	Oct 26-27	Ft. Worth, TX
**Financial Aspects of Lending	Oct 28-30	Ft. Worth, TX
**Lending Discrimination	Oct 26-27	Philadelphia, PA
**Financial Aspects of Lending	Oct 28-30	Philadelphia, PA

## November 2009

**Lending Discrimination	Nov 2-3	Salt Lake City, UT
**Financial Aspects of Lending	Nov 4-6	Salt Lake City, UT
**Preventing Foreclosure	Nov 2-4	Cleveland, OH
**Buyer Beware	Nov 5-6	Cleveland, OH
*Lending Discrimination	Nov 2-3	Miami, FL
*Financial Aspects of Lending	Nov 4-6	Miami, FL
**Buyer Beware	Nov 16-17	Los Angeles, CA
**Preventing Foreclosure	Nov 18-20	Los Angeles, CA
**Preventing Foreclosure	Nov 16-18	Miami, FL
**Buyer Beware	Nov 19-20	Miami, FL
**Lending Discrimination	Nov 16-17	Phoenix, AZ
**Financial Aspects of Lending	Nov 18-20	Phoenix, AZ

## December 2009

**Buyer Beware	Nov 30 – Dec 1	Salt Lake City, UT
**Preventing Foreclosure	Dec 2-4	Salt Lake City, UT
**Buyer Beware	Nov 30 – Dec 1	Philadelphia, PA
**Preventing Foreclosure	Dec 2-4	Philadelphia, PA
**Preventing Foreclosure	Dec 7-9	Ft. Worth, TX
**Buyer Beware	Dec 10-11	Ft. Worth, TX
**Buyer Beware	Dec 7-8	Phoenix, AZ
**Preventing Foreclosure	Dec 9-11	Phoenix, AZ

\*This course is available in English and Spanish

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